

AMENDMENTS TO THE CLAIMS

1. (Currently amended) A method of enabling a minor ~~person~~ to effect ~~a stock~~ an investment transaction via the Internet with the authorization of an adult, comprising the following steps:
 - a. enabling the adult to set up a custodial account for the minor with an on-line brokerage firm;
 - b. enabling the adult to put money into the custodial account that can be accessed by the minor through an online web site;
 - c. enabling the minor to research a target investment;
 - d. generating questions about the target investment for the minor to answer on the online web site;
 - e. determining if the minor has answered correctly at least a predetermined percentage of the questions;
 - f. enabling the minor to place an investment choice on a wish-list located on the online web site if the minor has answered correctly at least the predetermined percentage of questions about the target investment;
 - ~~e. receiving a stock transaction request from the minor;~~
 - [[d.]] g. notifying the adult of the placement of the investment choice on the minor's wish-list ~~stock transaction request~~; and
 - [[e.]] h. enabling the adult to fulfill an investment purchase wish ~~the stock transaction request~~ on behalf of the minor by purchasing the target investment online through the web site.
2. (Cancelled)

3. (Currently amended) The method of claim [[2]] 1 further comprising the step of providing interactive tools to assist the minor in learning about ~~the stock market~~ investing and investments.
4. (Currently amended) The method of claim [[2]] 1 wherein step ~~(e)~~ (h) includes allowing the adult to fulfill the ~~stock transaction request~~ investment purchase wish by ~~paying for the request~~ purchasing the target investment with a cash gift from a gifting adult.
5. (Currently amended) A system for enabling a minor to make an adult-authorized ~~stock~~ investment transaction via the Internet, comprising:
- means for displaying information about a target ~~stock~~ investment on a video display terminal;
 - means for evaluating the minor's knowledge of the target ~~stock~~ investment and producing an evaluation;
 - means for enabling the minor to access an online website and add an investment choice to an online wish-list ~~make a stock transaction request~~;
 - means for notifying an adult of the placement of the investment choice on the minor's wish-list ~~transmitting the request and the evaluation to an adult~~; and
 - means for enabling the adult to ~~grant the request~~ fulfill the ~~stock transaction request~~ investment choice on behalf of the minor.
6. (Original) The system of claim 5 further comprising means for setting up a custodial account for the minor and means for enabling the adult to put money into the custodial account.
7. (Original) The system of claim 6 wherein the custodial account comprises an allowance stash, a savings account and an investment account.

8. (Currently Amended) The system of claim 6 further comprising means for enabling the [teen] minor to donate money to a charity.
9. (Original) The system of claim 6 further comprising means for enabling the minor to purchase goods or services from money in the allowance stash.
10. (New) The method of claim 1 wherein step (h) includes allowing the adult to fulfill the investment purchase wish by purchasing the target investment with the money available in the custodial account.
11. (New) The method of claim 4 wherein the gifting adult is the custodial adult.
12. (New) The method of claim 4 wherein the gifting adult is an authorized non-custodial adult.